



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** [MORGAN STANLEY](#)

**City/State** [NEW YORK, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [1,188,140,000](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [2](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[MORGAN STANLEY](#)  
[1585 BROADWAY](#)  
  
[NEW YORK, NY 10036](#)

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BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	1,167,608,250	980,970,000	886,264,750	860,039,000	841,435,000
Net income (\$000)	15,034,000	10,996,000	9,042,000	8,748,000	6,111,000
Number of BHCs in peer group	130	128	125	118	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	0.86	2.60	4	0.81	2.77	4	0.75	3.01	4	0.76	3.08	3	0.68		
+ Non-interest income	4.24	1.04	98	4.14	1.21	96	3.91	1.32	95	3.89	1.31	94	3.83		
- Overhead expense	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83	3.27		
- Provision for credit losses	0.01	-0.09	74	0.06	0.51	3	0.01	0.15	13	0	0.14	9	0		
+ Securities gains (losses)	0.02	0.01	82	0.01	0.02	56	0.01	0.01	73	0	0	73	0		
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	5	0	0	45	0		
= Pretax net operating income (tax equivalent)	1.69	1.66	58	1.47	1.04	79	1.27	1.56	22	1.31	1.57	26	1.24		
Net operating income	1.29	1.26	56	1.12	0.81	77	1.02	1.19	25	1.02	1.24	23	0.73		
Net income	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23	0.73		
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	1.05	3.06	4	1.30	3.55	3	2.30	4.41	1	2.08	4.24	2	1.47		
Interest expense	0.13	0.25	21	0.43	0.52	42	1.50	1.08	78	1.26	0.86	83	0.74		
Net interest income (tax equivalent)	0.93	2.80	4	0.88	3.01	4	0.81	3.33	4	0.82	3.38	3	0.74		
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.05	0.11	38	0.05	0.27	15	0.01	0.21	6	-0.03	0.22	5	0.06		
Earnings coverage of net loan and lease losses (X)	155.71	39.72	90	154.40	22.91	93	1,427.63	24.40	99	-280.32	21.75	2	140.88		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.26	1.23	0	0.38	1.58	1	0.22	0.83	3	0.18	0.90	1	0.17		
Allowance for loan and lease losses / Total loans and leases	0.24	1.20	0	0.36	1.55	1	0.20	0.81	2	0.16	0.89	1	0.16		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.10	0.49	89	0.92	0.71	74	0.85	0.57	79	0.91	0.61	81	1.18		
30-89 days past due loans and leases / Total loans and leases	0.11	0.32	19	0.11	0.39	13	0.07	0.43	7	0.08	0.44	8	0.09		
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-10.77	-2.33	22	9.02	3.20	72	18.61	14.45	66	-2.44	16.62	7	-0.71		
Net short-term noncore funding dependence	-60.08	-7.71	3	-41.02	-4.76	5	-52.58	3.38	6	-77.92	4.66	3	-81.01		
Net loans and leases / Total assets	22.64	58.67	3	21	61.58	5	19.24	63.77	5	17.62	63.98	5	16.90		
<b>Capitalization</b>															
Tier 1 leverage ratio	7.12	8.98	7	8.36	9.13	31	8.26	9.76	11	8.38	9.71	13	8.30		
Holding company equity capital / Total assets	8.87	10.71	21	9.12	11.16	20	9.11	12.43	12	9.40	12.22	10	9.09		
Total equity capital (including minority interest) / Total assets	8.97	10.82	22	9.24	11.29	20	9.24	12.57	11	9.54	12.27	10	9.21		
Common equity tier 1 capital / Total risk-weighted assets	16.05	12.42	89	17.36	12.38	92	16.43	12.17	89	16.90	12.12	91	16.54		
Net loans and leases / Equity capital (X)	2.55	5.53	3	2.30	5.58	5	2.11	5.21	7	1.87	5.29	5	1.86		
Cash dividends / Net income	28.51	28.27	50	25.38	42.30	28	29.69	33.12	46	28.07	27.31	44	35.64		
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36				
<b>Growth Rates</b>															
Assets	6.48	10.50	38	24.62	16.68	75	4.91	9.26	45	0.21	7	12	4.76		
Equity capital	3.60	7.46	41	24.81	6.99	90	1.62	10.49	14	3.69	7.89	41	1.76		
Net loans and leases	14.81	3.36	84	35.97	9.07	92	14.56	9.10	78	4.47	7.89	36	16.25		
Noncore funding	-13.33	-14.79	51	15.79	-12.18	81	9.61	6.59	61	3.29	10.67	41	19.24		
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	6.20	0.57	93	17.42	0.77	95	19.44	1.02	96	24.83	1.14	95	24.36		
Long-term debt / Equity capital	155.21	10.95	97	139.76	13.56	96	162.30	13.04	96	170.30	13.37	97	192.05		
Equity investment in subsidiaries / Equity capital	111.48	103.22	85	98.64	102.81	25	97.81	103.22	18	93.79	103.10	10	87.64		
Cash from ops + noncash items + op expense / Op expense + dividends	104.54	154.48	30	280.36	147.24	90	381.20	190.27	88	51.14	174.91	5	129.39		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	5,920,000	5,406,000	7,267,000	6,747,000	4,899,000	9.51	55.54
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	5,914,000	5,406,000	7,267,000	6,747,000	4,899,000	9.40	55.39
Tax-exempt income on loans and leases.....	6,000	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	6,000	0	0	0	0		
Income on loans and leases (tax equivalent).....	5,926,000	5,406,000	7,267,000	6,747,000	4,899,000	9.62	55.70
Investment interest income (tax equivalent).....	2,861,000	2,318,000	2,165,000	1,751,000	1,348,000	23.43	147.06
Interest on balances due from depository institutions.....	-2,000	108,000	505,000	567,000	293,000		
Interest income on other earning assets.....	2,600,000	3,944,000	9,133,000	7,585,000	4,868,000	-34.08	-26.20
Total interest income (tax equivalent).....	11,385,000	11,776,000	19,070,000	16,650,000	11,408,000	-3.32	31.51
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	330,000	709,000	981,000	616,000	95,000	-53.46	
Interest on foreign office deposits.....	10,000	17,000	22,000	16,000	7,000	-41.18	-44.44
Interest on other deposits.....	63,000	227,000	881,000	616,000	83,000	-72.25	8.62
Interest on other borrowings and trading liabilities.....	696,000	2,589,000	10,050,000	8,395,000	5,179,000	-73.12	-76.37
Interest on subordinated debt and mandatory convertible securities.....	267,000	307,000	470,000	443,000	333,000	-13.03	-6.64
Total interest expense.....	1,366,000	3,849,000	12,404,000	10,086,000	5,697,000	-64.51	-58.69
Net interest income (tax equivalent).....	10,019,000	7,927,000	6,666,000	6,564,000	5,711,000	26.39	87.27
Non-interest income.....	49,563,000	40,581,000	34,661,000	33,477,000	32,221,000	22.13	69.23
Adjusted operating income (tax equivalent).....	59,582,000	48,508,000	41,327,000	40,041,000	37,932,000	22.83	72.01
Overhead expense.....	40,026,000	33,736,000	30,097,000	28,825,000	27,523,000	18.64	55.41
Provision for credit losses.....	82,000	581,000	120,000	-24,000	22,000		-37.40
Securities gains (losses).....	210,000	137,000	103,000	8,000	35,000	53.28	87.50
Other tax equivalent adjustments.....	0	0	-11,000	0	1,000		
Pretax net operating income (tax equivalent).....	19,684,000	14,443,000	11,287,000	11,248,000	10,423,000	36.29	122.07
Applicable income taxes.....	4,548,000	3,239,000	2,064,000	2,350,000	4,168,000	40.41	66.84
Tax equivalent adjustments.....	16,000	25,000	-14,000	11,000	20,000	-36.00	0.00
Applicable income taxes (tax equivalent).....	4,564,000	3,264,000	2,050,000	2,361,000	4,188,000	39.83	66.45
Minority interest.....	86,000	183,000	195,000	135,000	105,000	-53.01	-40.28
Net income before discontinued operations, net of minority interest.....	15,034,000	10,996,000	9,042,000	8,752,000	6,130,000	36.72	151.49
Discontinued operations, net of applicable income taxes.....	0	0	0	-4,000	-19,000		-100.00
Net income attributable to holding company.....	15,034,000	10,996,000	9,042,000	8,748,000	6,111,000	36.72	151.45
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	15,120,000	11,179,000	9,237,000	8,883,000	6,216,000	35.25	146.94
Investment securities income (tax equivalent).....	2,861,000	2,318,000	2,165,000	1,751,000	1,348,000	23.43	147.06
US Treasury and agency securities (excluding mortgage-backed securities).....	1,176,000	1,232,000	1,163,000	758,000	440,000	-4.55	229.41
Mortgage-backed securities.....	1,631,000	955,000	888,000	880,000	770,000	70.79	156.85
All other securities.....	54,000	131,000	114,000	113,000	138,000	-58.78	-67.47
Cash dividends declared.....	4,286,000	2,791,000	2,685,000	2,456,000	2,178,000	53.57	136.01
Common.....	3,818,000	2,295,000	2,161,000	1,931,000	1,654,000	66.36	183.23
Preferred.....	468,000	496,000	524,000	525,000	524,000	-5.65	0.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	0.98	2.85	4	1.20	3.27	3	2.15	4	2	1.94	3.87	3	1.36		
Less: Interest expense .....	0.12	0.23	22	0.39	0.48	42	1.40	0.98	79	1.17	0.79	83	0.68		
Equals: Net interest income (tax equivalent) .....	0.86	2.60	4	0.81	2.77	4	0.75	3.01	4	0.76	3.08	3	0.68		
Plus: Non-interest income .....	4.24	1.04	98	4.14	1.21	96	3.91	1.32	95	3.89	1.31	94	3.83		
Equals: adjusted operating income (tax equivalent) .....	5.10	3.70	92	4.94	4.04	84	4.66	4.41	65	4.66	4.46	63	4.51		
Less: Overhead expense .....	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83	3.27		
Less: Provision for credit losses .....	0.01	-0.09	74	0.06	0.51	3	0.01	0.15	13	0	0.14	9	0		
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	49	0	0	51	0		
Plus: Realized gains (losses) on available-for-sale securities .....	0.02	0.01	82	0.01	0.02	56	0.01	0.01	73	0	0	73	0		
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	5	0	0	45	0		
Equals: Pretax net operating income (tax equivalent) .....	1.69	1.66	58	1.47	1.04	79	1.27	1.56	22	1.31	1.57	26	1.24		
Less: Applicable income taxes (tax equivalent) .....	0.39	0.38	58	0.33	0.23	80	0.23	0.36	16	0.27	0.33	31	0.50		
Less: Minority interest .....	0.01	0	90	0.02	0	93	0.02	0	90	0.02	0	90	0.01		
Equals: Net operating income .....	1.29	1.26	56	1.12	0.81	77	1.02	1.19	25	1.02	1.24	23	0.73		
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	5	0		
Equals: Net income .....	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23	0.73		
Memo: Net income (last four quarters) .....	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23	0.73		
Net income—BHC and noncontrolling (minority) interest .....	1.29	1.27	57	1.14	0.83	76	1.04	1.20	26	1.03	1.25	23	0.74		
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.73	93.08	48	92.26	92.32	48	93.38	91.05	76	93.08	91.48	66	92.08		
Average interest-bearing funds / Average assets .....	53.73	61.99	16	52.70	64.06	9	51.34	65.57	6	51.11	65.56	5	49.78		
Interest income (tax equivalent) / Average earning assets .....	1.05	3.06	4	1.30	3.55	3	2.30	4.41	1	2.08	4.24	2	1.47		
Interest expense / Average earning assets .....	0.13	0.25	21	0.43	0.52	42	1.50	1.08	78	1.26	0.86	83	0.74		
Net interest income (tax equivalent) / Average earning assets .....	0.93	2.80	4	0.88	3.01	4	0.81	3.33	4	0.82	3.38	3	0.74		
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	2.35	4.01	4	2.81	4.27	4	4.59	5.09	20	4.45	4.95	21	3.66		
Interest-bearing bank balances .....	0	0.14	3	0.14	0.27	12	0.79	2.04	8	0.87	1.64	7	0.56		
Federal funds sold and reverse repos .....	-0.53	0.25	1	-0.10	0.68	1	1.59	2.44	21	0.90	2.17	10	0.08		
Trading assets .....	1.29	0.45	77	1.44	0.60	74	2	0.99	73	1.87	1.11	65	1.59		
Total earning assets .....	1.05	3.04	4	1.30	3.51	3	2.30	4.36	2	2.08	4.20	2	1.47		
Investment securities (tax equivalent) .....	1.57	1.77	39	1.72	2.25	14	2.13	2.76	2	2.12	2.68	8	1.75		
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.42	1.14	70	1.68	1.75	53	1.95	2.32	28	1.58	2.05	16	1.15		
Mortgage-backed securities .....	1.69	1.57	64	1.59	2.05	13	2.24	2.61	12	2.58	2.50	61	2.20		
All other securities .....	2.18	2.81	33	2.70	3.24	27	3.02	4.06	15	3.11	4.20	26	2.66		
Interest-bearing deposits .....	0.12	0.21	30	0.39	0.53	38	1.05	1.10	49	0.74	0.81	47	0.12		
Time deposits of \$250K or more .....	0	0.66	1	0	1.42	0	0	1.96	0	0	1.44	1			
Time deposits < \$250K .....	1.63	0.62	97	1.85	1.36	89	2.67	1.82	96	2.34	1.29	98			
Other domestic deposits .....	0.02	0.15	3	0.11	0.36	6	0.61	0.93	24	0.43	0.67	27			
Foreign deposits .....	0.61	0.14	88	1.49	0.42	92	2.66	1.19	93	3.04	0.97	93	1.11		
Federal funds purchased and repos .....	0.74	0.17	91	1.68	0.62	90	4.06	1.86	89	3.07	1.51	91	1.76		
Other borrowed funds and trading liabilities .....	0.64	1.27	26	0.85	1.50	21	1.45	2.38	9	1.50	2.28	10	1.32		
All interest-bearing funds .....	0.22	0.37	24	0.74	0.74	56	2.73	1.49	92	2.29	1.19	90	1.36		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	49,563,000	40,581,000	34,661,000	33,477,000	32,221,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	9,873,000	12,591,000	8,958,000	8,314,000	8,846,000
Investment banking fees and commissions	36,406,000	26,709,000	23,061,000	22,687,000	21,068,000
Insurance activities revenue	72,000	75,000	79,000	80,000	74,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	-2,000	2,000	0
Net securitization income	275,000	98,000	56,000	41,000	4,000
Net gains (losses) on sales of loans, OREO, other assets	66,000	-462,000	235,000	-139,000	173,000
Other non-interest income	2,871,000	1,570,000	2,274,000	2,492,000	2,056,000
Total overhead expenses	40,026,000	33,736,000	30,097,000	28,825,000	27,523,000
Personnel expense	24,608,000	20,854,000	18,837,000	17,632,000	17,166,000
Net occupancy expense	2,884,000	2,364,000	2,145,000	2,064,000	1,910,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	612,000	373,000	312,000	312,000	304,000
Other operating expenses	11,922,000	10,145,000	8,803,000	8,817,000	8,143,000
Fee income on mutual funds and annuities	1,625,000	1,375,000	1,477,000	1,611,000	1,865,000
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	1,564,888,000	781,282,000	551,921,000	463,127,000	481,545,000
Number of equivalent employees	74,814	68,097	60,431	60,348	57,633
Average personnel expense per employee	328.92	306.24	311.71	292.17	297.85
Average assets per employee	15,606.81	14,405.48	14,665.73	14,251.33	14,599.88

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	3.28	2.17	69	3.39	2.02	73	4.26	2.72	73	4.81	3.08	73	5.79		
Overhead expenses / Net Interest Income + non-interest income	67.20	59.28	81	69.58	62.28	80	72.82	61.29	84	72.01	60.88	88	72.60		
<b>Percent of Average Assets</b>															
Total overhead expense	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83	3.27		
Personnel expense	2.11	1.21	96	2.13	1.30	94	2.13	1.41	92	2.05	1.44	90	2.04		
Net occupancy expense	0.25	0.23	60	0.24	0.26	39	0.24	0.28	30	0.24	0.28	28	0.23		
Other operating expenses	1.07	0.72	90	1.07	0.94	74	1.03	0.97	69	1.06	0.97	72	1		
Overhead less non-interest income	-0.82	1.10	1	-0.70	1.25	2	-0.51	1.32	3	-0.54	1.38	2	-0.56		
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	67.18	58.83	81	69.55	61.82	81	72.83	60.64	86	71.99	60.37	88	72.56		
Personnel expense	41.30	32.93	90	42.99	32.36	94	45.58	32.39	94	44.03	32.51	94	45.25		
Net occupancy expense	4.84	6.23	28	4.87	6.58	23	5.19	6.52	24	5.15	6.48	23	5.04		
Other operating expenses	21.04	19.18	64	21.68	22.28	65	22.06	21.20	67	22.80	20.90	69	22.27		
Total non-interest income	83.18	27.67	96	83.66	28.83	96	83.87	29.23	94	83.61	28.50	95	84.94		
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.97	14	0	2.14	13	0		
Service charges on domestic deposit accounts	0	3.27	1	0	3.27	2	0	3.88	3	0	4.15	3	0		
Trading revenue	16.57	0.62	98	25.96	1.28	98	21.68	1.18	98	20.76	0.85	98	23.32		
Investment banking fees and commissions	61.10	2.58	99	55.06	2.46	99	55.80	3.54	97	56.66	3.42	98	55.54		
Insurance activities revenue	0.12	0.36	55	0.15	0.41	63	0.19	0.47	64	0.20	0.47	63	0.20		
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0		
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	12	0	0.65	19	0		
Net securitization income	0.46	0.01	95	0.20	0	95	0.14	0.01	93	0.10	0.01	94	0.01		
Net gain (loss) - sales of loans, OREO, and other assets	0.11	3.30	10	-0.95	3.92	3	0.57	1.86	29	-0.35	1.61	5	0.46		
Other non-interest income	4.82	9.27	22	3.24	9.65	6	5.50	10.04	22	6.22	9.86	31	5.42		
Overhead less non-interest income	-16.01	30.52	1	-14.11	31.93	1	-11.04	31.06	2	-11.62	31.46	2	-12.39		
Applicable income taxes / Pretax net operating income (tax equivalent)	23.11	21.18	74	22.43	18.63	74	18.29	20.56	28	20.89	19.04	63	39.99		
Applicable income tax + TE / Pretax net operating income + TE	23.19	22.67	58	22.60	21.18	53	18.16	23.23	10	20.99	21.56	35	40.18		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	63,305,000	51,583,000	47,503,000	42,138,000	43,286,000	22.72	71.58
Commercial and industrial loans	19,060,000	20,708,000	17,398,000	18,698,000	15,919,000	-7.96	-0.88
Loans to individuals	34,084,000	26,037,000	20,002,000	18,664,000	18,273,000	30.91	96.74
Loans to depository institutions and acceptances of other banks	52,000	89,000	37,000	95,000	27,000	-41.57	44.44
Agricultural loans	0	0	0	0	0		
Other loans and leases	153,147,000	136,708,000	87,718,000	71,046,000	66,692,000	12.02	202.44
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	269,648,000	235,125,000	172,658,000	150,641,000	144,197,000	14.68	117.24
Less: Allowance for loan and lease losses	654,000	835,000	349,000	238,000	224,000	-21.68	138.69
Net loans and leases	268,994,000	234,290,000	172,309,000	150,403,000	143,973,000	14.81	117.20
Debt securities that reprice or mature in over 1 year	162,541,000	154,163,000	94,323,000	75,779,000	60,118,000	5.43	156.97
Mutual funds and equity securities	198,000	253,000	284,000	5,000	5,000	-21.74	3200.00
Subtotal	431,733,000	388,706,000	266,916,000	226,187,000	204,096,000	11.07	130.74
Interest-bearing bank balances	99,293,000	80,978,000	65,993,929	68,279,000	58,820,000	22.62	139.70
Federal funds sold and reverse repos	249,712,000	228,625,000	194,773,000	214,835,000	208,268,000	9.22	9.91
Debt securities that reprice or mature within 1 year	20,490,000	28,017,000	11,402,000	16,052,000	18,679,000	-26.87	21.73
Trading assets	266,712,000	293,614,000	268,867,000	245,604,000	272,026,000	-9.16	12.86
Total earning assets	1,067,940,000	1,019,940,000	807,952,929	770,957,000	761,889,000	4.71	50.65
Non-interest-bearing cash and due from depository institutions	5,764,000	5,138,000	4,462,071	8,245,000	9,696,000	12.18	-72.81
Premises, fixed assets, and leases	13,163,000	12,710,000	11,910,000	7,449,000	6,872,000	3.56	108.41
Other real estate owned	11,000	12,000	13,000	12,000	24,000	-8.33	-76.09
Investment in unconsolidated subsidiaries	5,930,000	5,203,000	4,483,000	3,554,000	4,595,000	13.97	24.66
Intangible and other assets	95,365,000	72,885,000	66,608,000	63,314,000	68,657,000	30.84	32.71
Total assets	1,188,140,000	1,115,862,000	895,429,000	853,429,000	851,733,000	6.48	46.13
Quarterly average assets	1,194,022,000	1,069,755,000	899,066,000	852,620,000	851,510,000	11.62	45.52
Average loans and leases (YTD)	251,663,000	192,557,750	158,446,000	151,553,500	133,716,000	30.69	106.86
<b>Memoranda</b>							
Loans held-for-sale	19,875,000	17,370,000	16,540,000	17,973,000	13,926,000	14.42	38.53
Loans not held-for-sale	249,773,000	217,755,000	156,118,000	132,668,000	130,271,000	14.70	127.53
Real estate loans secured by 1-4 family	47,956,000	37,368,000	31,389,000	28,641,000	27,470,000	28.33	90.08
Commercial real estate loans	15,338,000	14,158,000	16,038,000	13,497,000	15,750,000	8.33	31.49
Construction and land development	384,000	288,000	181,000	221,000	165,000	33.33	159.46
Multifamily	1,679,000	1,777,000	1,726,000	1,553,000	1,388,000	-5.51	49.78
Nonfarm nonresidential	13,275,000	12,093,000	14,131,000	11,723,000	14,197,000	9.77	27.69
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	183,229,000	182,433,000	106,010,000	91,836,000	78,802,000	0.44	128.77
U.S. Treasury securities	87,674,000	75,701,000	62,724,000	53,486,000	37,677,000	15.82	160.43
US agency securities (excluding mortgage-backed securities)	783,000	1,392,000	480,000	925,000	2,165,000	-43.75	-76.71
Municipal securities	648,000	1,563,000	503,000	200,000	0	-58.54	
Mortgage-backed securities	92,382,000	99,767,000	38,717,000	33,885,000	35,191,000	-7.40	171.46
Asset-backed securities	1,544,000	2,021,000	1,395,000	1,781,000	2,392,000	-23.60	-70.35
Other debt securities	0	1,736,000	1,907,000	1,554,000	1,372,000	-100.00	-100.00
Mutual funds and equity securities	198,000	253,000	284,000	5,000	5,000	-21.74	3200.00
Available-for-sale securities	102,830,000	110,383,000	62,224,000	61,060,000	55,204,000	-6.84	62.78
U.S. Treasury securities	59,021,000	46,355,000	32,579,000	35,654,000	26,253,000	27.32	112.10
US agency securities (excluding mortgage-backed securities)	783,000	1,392,000	480,000	925,000	2,165,000	-43.75	-76.71
Municipal securities	648,000	1,563,000	503,000	200,000	0	-58.54	
Mortgage-backed securities	40,834,000	57,316,000	25,360,000	20,946,000	23,017,000	-28.76	77.95
Asset-backed securities	1,544,000	2,021,000	1,395,000	1,781,000	2,392,000	-23.60	-70.35
Other debt securities	0	1,736,000	1,907,000	1,554,000	1,372,000	-100.00	-100.00
Mutual funds and equity securities	0	0	0	0	5,000		-100.00
Held-to-maturity securities appreciation (depreciation)	-286,000	2,649,000	631,000	-807,000	-518,000		
Available-for-sale securities appreciation (depreciation)	315,000	2,328,000	272,000	-1,215,000	-871,000	-86.47	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,430,000	11,309,000	8,718,000	9,919,000	11,190,000	-43.14	-40.09

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	86,000	751,000	32,000	22,000	28,000	-88.55	186.67
NOW, ATS and transaction accounts	45,163,000	44,367,000	24,194,000	12,502,000	8,544,000	1.79	575.28
Time deposits less brokered deposits < \$250K	-4,101,000	-60,944,000	-16,699,000	-10,016,000	-5,718,000		
MMDA and other savings accounts	287,496,000	234,105,000	125,239,000	142,367,000	135,915,000	22.81	94.46
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	328,644,000	218,279,000	132,766,000	144,875,000	138,769,000	50.56	112.81
Time deposits of \$250K or more	0	16,000	12,000	11,000	38,000	-100.00	
Foreign deposits	1,368,000	1,254,000	1,079,000	694,000	428,000	9.09	14.38
Federal funds purchased and repos	74,487,000	58,318,000	62,705,000	61,667,000	70,016,000	27.73	5.70
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	24,826,000	40,343,000	31,943,000	34,215,000	32,436,000	-38.46	-22.38
Other borrowings w/remaining maturity over 1 year	204,755,000	181,515,000	169,619,000	154,823,000	161,189,000	12.80	52.18
Brokered deposits < \$250K	17,565,000	91,235,000	56,499,000	42,240,000	20,201,000	-80.75	
Noncore funding	323,001,000	372,681,000	321,857,000	293,650,000	284,308,000	-13.33	35.47
Trading liabilities	127,677,000	140,523,000	108,850,000	108,877,000	108,486,000	-9.14	19.16
Subordinated notes and debentures + trust preferred securities	13,587,000	11,084,000	10,541,000	10,090,000	10,228,000	22.58	31.87
Other liabilities	288,633,000	270,146,000	238,718,000	214,633,000	231,476,000	6.84	27.96
Total liabilities	1,081,542,000	1,012,713,000	812,732,000	772,125,000	773,267,000	6.80	46.97
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	7,750,000	9,250,000	8,520,000	8,520,000	8,520,000	-16.22	3.06
Common stock	20,000	20,000	20,000	20,000	20,000	0.00	0.00
Common surplus	28,841,000	25,546,000	23,935,000	23,794,000	23,545,000	12.90	23.94
Retained earnings	89,432,000	78,694,000	70,589,000	64,175,000	57,577,000	13.65	66.61
Accumulated other comprehensive income	-3,102,000	-1,962,000	-2,788,000	-2,292,000	-3,060,000		
Other equity capital components	-17,500,000	-9,767,000	-18,727,000	-13,971,000	-9,211,000		
Total holding company equity capital	105,441,000	101,781,000	81,549,000	80,246,000	77,391,000	3.60	38.65
Noncontrolling (minority) interest in subsidiaries	1,157,000	1,368,000	1,148,000	1,160,000	1,075,000	-15.42	2.66
Total equity capital, including minority interest	106,598,000	103,149,000	82,697,000	81,406,000	78,466,000	3.34	38.12
Total liabilities and capital	1,188,140,000	1,115,862,000	895,429,000	853,531,000	851,733,000	6.48	46.13
<b>Memoranda</b>							
Non-interest-bearing deposits	1,403,000	1,793,000	925,000	375,000	232,000	-21.75	1494.32
Interest-bearing deposits	346,174,000	308,991,000	189,431,000	187,445,000	159,204,000	12.03	122.23
Total deposits	347,577,000	310,784,000	190,356,000	187,820,000	159,436,000	11.84	123.00
Long-term debt that reprices within 1 year	16,951,000	26,291,000	28,683,000	31,586,000	37,853,000	-35.53	-36.35
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	101,781,000	81,549,000	80,246,000	77,391,000	76,050,000		
Accounting restatements	0	-100,000	63,000	-131,000	10,000		
Net income	15,034,000	10,996,000	9,042,000	8,748,000	6,111,000		
Net sale of new perpetual preferred stock	-1,525,000	730,000	-3,000	0	1,000,000		
Net sale of new common stock	1,118,000	518,000	131,000	249,000	306,000		
Sale of treasury stock	1,238,000	932,000	1,198,000	805,000	878,000		
Less: Purchase of treasury stock	12,103,000	1,890,000	5,955,000	5,565,000	4,292,000		
Changes incident to business combinations	5,316,000	11,011,000	0	0	0		
Less: Dividends declared	4,286,000	2,791,000	2,685,000	2,456,000	2,178,000		
Change in other comprehensive income	-1,140,000	826,000	-496,000	1,205,000	-417,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	8,000	0	8,000	0	-77,000		
Holding company equity capital, ending balance	105,441,000	101,781,000	81,549,000	80,246,000	77,391,000		

BHC Name

City/State

### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Percent of Total Assets</b>															
Real estate loans	5.33	36.25	6	4.62	36.22	7	5.31	37.78	8	4.94	37.19	9	5.08		
Commercial and industrial loans	1.60	10.76	5	1.86	13.52	6	1.94	12.02	8	2.19	12.85	9	1.87		
Loans to individuals	2.87	3.36	62	2.33	3.40	56	2.23	4.20	50	2.19	4.31	51	2.15		
Loans to depository institutions and acceptances of other banks	0	0.02	77	0.01	0.03	76	0	0.04	65	0.01	0.05	71	0		
Agricultural loans	0	0.18	12	0	0.19	11	0	0.24	11	0	0.30	12	0		
Other loans and leases	12.89	4.47	92	12.25	4.63	92	9.80	5.01	84	8.32	5	75	7.83		
Net loans and leases	22.64	58.67	3	21	61.58	5	19.24	63.77	5	17.62	63.98	5	16.90		
Debt securities over 1 year	13.68	19.46	31	13.82	15.55	41	10.53	14.60	26	8.88	14.63	18	7.06		
Mutual funds and equity securities	0.02	0.06	42	0.02	0.05	49	0.03	0.06	54	0	0.06	27	0		
Subtotal	36.34	79.22	1	34.83	78.16	4	29.81	79.65	5	26.50	79.97	4	23.96		
Interest-bearing bank balances	8.36	8.50	49	7.26	7.51	51	7.37	3.06	86	8	3.04	89	6.91		
Federal funds sold and reverse repos	21.02	0.54	98	20.49	0.82	95	21.75	1.57	92	25.17	1.66	94	24.45		
Debt securities 1 year or less	1.72	1.56	65	2.51	1.68	74	1.27	1.91	53	1.88	1.96	66	2.19		
Trading assets	22.45	0.49	98	26.31	1.01	97	30.03	1.19	97	28.78	1.33	98	31.94		
Total earning assets	89.88	91.77	29	91.40	91.05	58	90.23	89.53	58	90.33	89.74	58	89.45		
Non-interest cash and due from depository institutions	0.49	0.82	19	0.46	1.07	10	0.50	1.14	10	0.97	1.21	33	1.14		
Other real estate owned	0	0.01	29	0	0.02	17	0	0.03	15	0	0.04	14	0		
All other assets	9.63	7.35	78	8.14	7.82	57	9.27	9.27	50	8.71	8.98	45	9.41		
<b>Memoranda</b>															
Short-term investments	31.10	11.47	93	30.26	11.17	90	30.40	7.63	92	35.05	7.80	92	33.55		
U.S. Treasury securities	7.38	1.47	90	6.78	0.84	93	7	1.03	96	6.27	1.04	94	4.42		
US agency securities (excluding mortgage-backed securities)	0.07	0.82	33	0.12	0.63	39	0.05	0.54	36	0.11	0.69	37	0.25		
Municipal securities	0.05	1.73	22	0.14	1.69	27	0.06	1.34	26	0.02	1.62	23	0		
Mortgage-backed securities	7.78	14.14	21	8.94	11.75	40	4.32	11.44	13	3.97	11.13	11	4.13		
Asset-backed securities	0.13	0.50	59	0.18	0.32	66	0.16	0.28	67	0.21	0.33	68	0.28		
Other debt securities	0	0.53	8	0.16	0.42	49	0.21	0.39	59	0.18	0.41	58	0.16		
Loans held-for-sale	1.67	0.55	87	1.56	0.52	87	1.85	0.39	92	2.11	0.30	94	1.64		
Loans held for investment	21.02	58.06	3	19.51	61.72	4	17.43	63.50	5	15.54	63.93	5	15.29		
Real estate loans secured by 1-4 family	4.04	11.46	18	3.35	11.91	14	3.51	13.29	15	3.36	13.46	13	3.23		
Revolving	0.01	1.42	8	0.05	1.66	13	0.02	2.07	11	0.02	2.27	11	0.02		
Closed-end, secured by first liens	4.03	9.67	25	3.30	9.81	20	3.49	10.69	19	3.33	10.57	17	3.20		
Closed-end, secured by junior liens	0	0.17	6	0	0.22	3	0	0.28	3	0	0.31	3	0		
Commercial real estate loans	1.29	22.69	6	1.27	22.22	9	1.79	22.23	11	1.58	21.58	11	1.85		
Construction and land development	0.03	3.34	4	0.03	3.40	6	0.02	3.44	8	0.03	3.51	8	0.02		
Multifamily	0.14	3.57	5	0.16	3.12	7	0.19	3.01	10	0.18	2.72	10	0.16		
Nonfarm nonresidential	1.12	14.57	7	1.08	14.72	9	1.58	14.69	13	1.37	14.44	12	1.67		
Real estate loans secured by farmland	0	0.30	8	0	0.33	8	0	0.36	9	0	0.41	9	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	23.48	61.05	9	21.94	57.15	8	27.51	57.46	12	27.97	56.49	13	30.02		
Real estate loans secured by 1-4 family	17.78	19.86	42	15.89	19.43	36	18.18	20.75	38	19.01	21.10	40	19.05		
Revolving	0.04	2.43	11	0.22	2.64	17	0.09	3.15	13	0.12	3.50	13	0.13		
Closed-end	17.75	17.24	54	15.68	16.59	44	18.09	17.39	56	18.89	17.39	57	18.92		
Commercial real estate loans	5.69	37.86	6	6.02	34.63	7	9.29	33.52	12	8.96	32.14	13	10.92		
Construction and land development	0.14	5.65	4	0.12	5.26	6	0.10	5.09	8	0.15	5.20	9	0.11		
1-4 family	0	1.18	11	0	0.93	13	0	0.94	7	0	1.02	6	0		
Other	0.14	4.40	5	0.12	4.19	6	0.10	4.02	9	0.15	4.05	10	0.11		
Multifamily	0.62	5.78	6	0.76	4.96	10	1	4.69	13	1.03	4.10	18	0.96		
Nonfarm nonresidential	4.92	24.56	8	5.14	22.93	9	8.18	22.15	17	7.78	21.40	18	9.85		
Owner-occupied	0.15	8.29	6	0.18	7.68	7	0.22	7.72	12	0.24	8.03	13	0.21		
Other	4.78	15.94	11	4.97	14.95	15	7.96	14.34	27	7.54	13.38	27	9.63		
Real estate loans secured by farmland	0	0.54	8	0	0.54	8	0	0.55	9	0	0.63	9	0		
Loans to depository institutions and acceptances of other banks	0.02	0.04	80	0.04	0.06	81	0.02	0.11	71	0.06	0.12	77	0.02		
Commercial and industrial loans	7.07	18.86	11	8.81	22.17	9	10.08	19.53	20	12.41	20.32	26	11.04		
Loans to individuals	12.64	6.24	80	11.07	6.13	76	11.58	7.13	74	12.39	7.36	76	12.67		
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0		
Agricultural loans	0	0.34	12	0	0.32	11	0	0.37	11	0	0.46	12	0		
Other loans and leases	56.80	8.75	95	58.14	9.09	96	50.80	9.85	93	47.16	9.66	93	46.25		
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	75.58	391.81	6	58.20	381.27	7	64.37	391.26	9	59.47	379.80	7	61.69		
Real estate loans secured by 1-4 family	57.26	126.06	24	42.16	125.03	16	42.54	138.18	15	40.42	137.84	11	39.15		
Revolving	0.13	15.44	7	0.58	17.42	14	0.21	21.26	9	0.26	23.33	11	0.28		
Closed-end	57.13	108.85	29	41.58	106.14	21	42.33	115.20	20	40.16	112.79	17	38.88		
Commercial real estate loans	18.31	245.88	6	15.97	234.65	7	21.73	229.44	10	19.05	219.72	11	22.45		
Construction and land development	0.46	35.95	3	0.32	35.62	5	0.25	34.95	7	0.31	35.36	7	0.24		
1-4 family	0.01	7.42	10	0.01	6.34	11	0	6.61	6	0	7.04	5	0		
Other	0.45	28.11	4	0.32	28.16	6	0.25	27.32	8	0.31	27.26	8	0.24		
Multifamily	2	38.66	4	2	32.74	7	2.34	31.04	8	2.19	27.85	10	1.98		
Nonfarm nonresidential	15.85	158.05	6	13.64	155.06	8	19.15	152.10	12	16.54	147.22	11	20.23		
Owner-occupied	0.47	52.99	6	0.47	52.37	7	0.53	53.07	10	0.51	54.89	11	0.44		
Other	15.38	102.54	9	13.18	100.54	10	18.62	97.41	14	16.04	91.80	13	19.79		
Real estate loans secured by farmland	0	3.22	8	0	3.44	8	0	3.60	8	0	4.02	9	0		
Loans to depository institutions and acceptances of other banks	0.06	0.21	77	0.10	0.28	78	0.05	0.44	67	0.13	0.54	71	0.04		
Commercial and industrial loans	22.76	114.45	4	23.36	139.91	6	23.58	122.02	8	26.39	128.82	9	22.69		
Loans to individuals	40.69	34.55	66	29.38	37.47	60	27.11	43.51	52	26.34	42.67	52	26.04		
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0		
Agricultural loans	0	1.86	12	0	1.88	11	0	2.18	11	0	2.72	12	0		
Other loans and leases	182.85	51.06	94	154.25	49.54	94	118.87	52.44	87	100.27	51.79	84	95.05		
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	5.86	30.07	6	6.17	27.32	6	9.43	26.45	12	8.98	24.79	14	10.86		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	18.88	195.33	6	16.38	183.76	7	22.06	178.57	10	19.10	167.93	11	22.32		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	19.35	252.85	5	16.84	240.85	7	22.59	236.10	8	19.61	225.98	10	22.76		

BHC Name

City/State

## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	31.10	11.47	93	30.26	11.17	90	30.40	7.63	92	35.05	7.80	92	33.55		
Liquid assets	67.44	29.03	97	70.29	26.22	97	70.94	22.44	97	73.26	22.72	96	73.24		
Investment securities	15.42	21.63	30	16.35	17.85	44	11.84	16.99	24	10.76	17.27	21	9.25		
Net loans and leases	22.64	58.67	3	21	61.58	5	19.24	63.77	5	17.62	63.98	5	16.90		
Net loans, leases and standby letters of credit	23.74	59.49	3	22.35	62.48	5	20.82	64.84	6	19.28	65.07	5	18.32		
Core deposits	27.66	75.71	2	19.56	70.67	3	14.83	63.09	5	16.97	62.13	5	16.29		
Noncore funding	27.19	10.30	87	33.40	14.13	85	35.94	19.36	83	34.40	21.34	80	33.38		
Time deposits of \$250K or more	0	1.58	1	0	2.11	3	0	2.94	4	0	2.89	4	0		
Foreign deposits	0.12	0.34	82	0.11	0.36	80	0.12	0.43	79	0.08	0.47	78	0.05		
Federal funds purchased and repos	6.27	1.23	91	5.23	1.47	86	7	1.94	88	7.22	1.97	89	8.22		
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0		
Net federal funds purchased (sold)	-14.75	0.54	0	-15.26	0.54	2	-14.75	0.48	3	-17.95	0.54	2	-16.23		
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0		
Other borrowings w/remaining maturity of 1 year or less	2.09	1	76	3.62	1.24	86	3.57	3.01	60	4.01	3.67	59	3.81		
Earning assets that reprice within 1 year	50.44	37.37	82	47.96	39.38	72	46.50	39.29	75	50.32	40.29	81	48.34		
Interest-bearing liabilities that reprice within 1 year	0.53	6.39	1	1.65	8.20	5	2.29	10.19	6	2	10.01	5	1.44		
Long-term debt that reprices within 1 year	1.43	0.26	88	2.36	0.47	89	3.20	0.96	84	3.70	1.34	82	4.44		
Net assets that reprice within 1 year	48.49	29.65	88	43.95	29.11	83	41.01	26.63	88	44.62	27.38	89	42.46		
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-10.77	-2.33	22	9.02	3.20	72	18.61	14.45	66	-2.44	16.62	7	-0.71		
Net short-term noncore funding dependence	-60.08	-7.71	3	-41.02	-4.76	5	-52.58	3.38	6	-77.92	4.66	3	-81.01		
Short-term investment / Short-term noncore funding	335.61	273.46	70	189.48	184.19	61	206.49	77.77	84	243.40	66.46	91	237.34		
Liquid assets - short-term noncore funding / Nonliquid assets	178.63	36.68	98	182.85	28.18	96	193.50	16.97	97	220.07	16.04	97	220.91		
Net loans and leases / Total deposits	77.39	72.79	60	75.39	79.43	38	90.52	90.31	46	80.08	90.08	24	90.30		
Net loans and leases / Core deposits	81.85	78.25	61	107.34	88.34	83	129.78	103.93	84	103.82	105	53	103.75		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.34	0.12	27	3.01	1.57	77	0.86	0.72	66	-1.14	-0.82	29	-0.74		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.38	-0.25	69	2.64	4.31	25	0.37	1.36	27	-1.72	-1.98	54	-1.25		
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	43.77	14.28	87	39.36	11.38	89	41.04	12.67	88	33.51	16.19	77	29.95		
Available-for-sale securities	56.12	83.77	12	60.51	87.23	10	58.70	85.40	12	66.49	81.88	22	70.05		
U.S. Treasury securities	47.85	6.70	94	41.50	4.72	92	59.17	6.15	95	58.24	6.99	94	47.81		
US agency securities (excluding mortgage-backed securities)	0.43	4.12	35	0.76	4.01	38	0.45	3.49	39	1.01	4.02	44	2.75		
Municipal securities	0.35	8.22	21	0.86	9.83	25	0.47	7.75	25	0.22	9.16	22	0		
Mortgage-backed securities	50.42	66.54	25	54.69	66.64	30	36.52	67.43	12	36.90	65.45	14	44.66		
Asset-backed securities	0.84	2.50	62	1.11	1.91	67	1.32	1.66	72	1.94	2.05	72	3.04		
Other debt securities	0	3.08	8	0.95	3.01	47	1.80	2.94	60	1.69	2.79	58	1.74		
Mutual funds and equity securities	0.11	0.29	46	0.14	0.35	49	0.27	0.40	60	0.01	0.42	28	0.01		
Debt securities 1 year or less	11.18	7.78	73	15.36	10.55	78	10.76	11.86	58	17.48	11.91	76	23.70		
Debt securities 1 to 5 years	34.47	18.25	81	26.40	17.03	71	44.56	17.94	86	41.36	19.18	83	28.57		
Debt securities over 5 years	54.23	71.11	20	58.10	69.86	26	44.41	66.02	24	41.15	64.73	24	47.72		
Pledged securities	3.51	32.26	11	6.20	35.67	14	8.22	30.57	17	10.80	33.30	20	14.20		
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0		
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	9.44	27.98	44	24.05	183.32	20	-9.02	26.69	25	4.69	6.77	50	0.11		
Investment securities	0.44	31.36	11	72.09	23.62	89	15.43	11.75	69	16.54	9.42	73	-1.61		
Core deposits	50.56	16.94	93	64.41	26.88	92	-8.36	11.23	1	4.40	7.29	49	-10.14		
Noncore funding	-13.33	-14.79	51	15.79	-12.18	81	9.61	6.59	61	3.29	10.67	41	19.24		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	185,928,000	189,786,000	189,773,000	192,827,000	167,301,000
Commit: Secured commercial real estate loans	1,985,000	1,023,000	837,000	1,030,000	661,000
Commit: Unsecured real estate loans	160,000	181,000	182,000	165,000	143,000
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	3,037,000	637,000	687,000	336,000
Standby letters of credit	13,117,000	15,143,000	14,079,000	14,186,000	12,069,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	42,403,000	24,120,000	32,383,000	29,502,000	36,147,000
Credit derivatives - notional amount (holding company as guarantor)	328,104,000	235,195,000	220,881,000	227,116,000	292,658,000
Credit derivatives - notional amount (holding company as beneficiary)	360,677,000	253,367,000	245,513,000	251,051,000	310,594,000
Credit derivative contracts w/ purchased credit protection-investment grade	511,576,000	343,441,000	390,432,000	389,891,000	440,006,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	295,541,000	290,613,000	208,557,000	165,849,000	236,657,000
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	2,732,507,000	3,782,875,000	3,671,275,000	3,555,145,000	4,848,737,000
Written options contracts (interest rate)	2,913,557,000	3,042,271,000	3,911,857,000	4,769,302,000	3,518,574,000
Purchased options contracts (interest rate)	2,427,953,000	2,564,719,000	2,778,154,000	3,134,413,000	2,661,688,000
Interest rate swaps	14,510,764,000	13,446,891,000	13,894,289,000	12,851,214,000	13,923,614,000
Futures and forward foreign exchange	1,400,869,000	1,115,137,000	1,118,728,000	1,119,311,000	842,260,000
Written options contracts (foreign exchange)	567,534,000	703,444,000	689,421,000	608,273,000	493,531,000
Purchased options contracts (foreign exchange)	527,535,000	658,616,000	654,612,000	643,474,000	487,848,000
Foreign exchange rate swaps	4,417,436,000	3,948,467,000	3,220,345,000	2,745,709,000	2,334,945,000
Commodity and other futures and forward contracts	204,196,000	153,204,000	190,969,000	184,820,000	158,882,000
Written options contracts (commodity and other)	1,075,360,000	909,293,000	799,927,000	846,168,000	650,675,000
Purchased options contracts (commodity and other)	590,463,000	554,644,000	550,987,000	492,601,000	493,896,000
Commodity and other swaps	695,699,000	576,123,000	566,098,000	504,826,000	508,431,000

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	15.65	22.78	26	17.01	22.01	37	21.19	23.52	51	22.59	24.05	56	19.64		
Standby letters of credit	1.10	0.65	83	1.36	0.71	86	1.57	0.84	84	1.66	0.92	84	1.42		
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0		
Securities lent	3.57	0.10	94	2.16	0.18	92	3.62	0.40	92	3.46	0.62	90	4.24		
Credit derivatives - notional amount (holding company as guarantor)	27.61	0.24	98	21.08	0.35	96	24.67	0.42	97	26.61	0.52	96	34.36		
Credit derivatives - notional amount (holding company as beneficiary)	30.36	0.18	98	22.71	0.30	96	27.42	0.52	96	29.41	0.75	96	36.47		
Credit derivative contracts w/ purchased credit protection-investment grade	43.06	0.18	98	30.78	0.25	96	43.60	0.30	96	45.68	0.52	96	51.66		
Credit derivative contracts w/ purchased credit protection-noninvest grade	24.87	0.13	98	26.04	0.30	96	23.29	0.45	96	19.43	0.69	94	27.79		
Derivative contracts	2,698.66	46.30	98	2,818.96	48.62	98	3,578.92	68.47	97	3,685.31	65.81	98	3,630.61		
Interest rate contracts	1,900.85	32.46	98	2,046.56	34.36	98	2,708.82	47.31	97	2,848.18	43.84	98	2,929.63		
Interest rate futures and forward contracts	229.98	3.25	98	339.01	6.21	98	410	10.67	98	416.52	11.40	98	569.28		
Written options contracts (interest rate)	245.22	1.41	98	272.64	2.18	98	436.87	2.47	97	558.77	2.16	98	413.11		
Purchased options contracts (interest rate)	204.35	1.31	97	229.84	1.46	98	310.26	2.65	97	367.23	2.32	98	312.50		
Interest rate swaps	1,221.30	20.49	98	1,205.07	20.83	98	1,551.69	28.86	97	1,505.65	26.74	97	1,634.74		
Foreign exchange contracts	581.87	6.30	98	575.85	6.01	98	634.68	10.12	97	599.48	10.92	96	488.25		
Futures and forward foreign exchange contracts	117.90	3.78	93	99.94	3.47	93	124.94	5.23	92	131.14	5.22	94	98.89		
Written options contracts (foreign exchange)	47.77	0.04	99	63.04	0.03	99	76.99	0.05	99	71.27	0.14	98	57.94		
Purchased options contracts (foreign exchange)	44.40	0.04	99	59.02	0.04	99	73.11	0.08	99	75.39	0.13	98	57.28		
Foreign exchange rate swaps	371.79	0.76	99	353.85	0.77	99	359.64	2.03	98	321.69	2.17	98	274.14		
Equity, commodity, and other derivative contracts	215.94	0.92	99	196.55	1.86	98	235.42	3.32	98	237.65	4.08	98	212.73		
Commodity and other futures and forward contracts	17.19	0.07	97	13.73	0.14	97	21.33	0.19	96	21.65	0.25	97	18.65		
Written options contracts (commodity and other)	90.51	0.32	99	81.49	0.52	99	89.33	0.98	98	99.14	1.48	98	76.39		
Purchased options contracts (commodity and other)	49.70	0.21	97	49.71	0.37	97	61.53	0.94	97	57.71	1.29	97	57.99		
Commodity and other swaps	58.55	0.31	98	51.63	0.32	97	63.22	0.38	98	59.15	0.40	98	59.69		
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	73.88	44.98	83	98.56	42.82	89	119.77	45.53	90	127.23	44.93	92	125.12		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	32,063,873,000	31,455,684,000	32,046,662,000	31,455,256,000	30,923,081,000
Interest rate contracts .....	22,584,781,000	22,836,756,000	24,255,575,000	24,310,074,000	24,952,613,000
Foreign exchange contracts .....	6,913,374,000	6,425,664,000	5,683,106,000	5,116,767,000	4,158,584,000
Equity, commodity, and other contracts .....	2,565,718,000	2,193,264,000	2,107,981,000	2,028,415,000	1,811,884,000
<b>Derivatives Position</b>					
Futures and forwards .....	4,337,572,000	5,051,216,000	4,980,972,000	4,859,276,000	5,849,879,000
Written options .....	4,556,451,000	4,655,008,000	5,401,205,000	6,223,743,000	4,662,780,000
Exchange-traded .....	872,027,000	760,232,000	727,495,000	908,468,000	781,057,000
Over-the-counter .....	3,684,424,000	3,894,776,000	4,673,710,000	5,315,275,000	3,881,723,000
Purchased options .....	3,545,951,000	3,777,979,000	3,983,753,000	4,270,488,000	3,643,432,000
Exchange-traded .....	597,509,000	534,745,000	738,541,000	743,766,000	759,291,000
Over-the-counter .....	2,948,442,000	3,243,234,000	3,245,212,000	3,526,722,000	2,884,141,000
Swaps .....	19,623,899,000	17,971,481,000	17,680,732,000	16,101,749,000	16,766,990,000
Held for trading .....	31,719,195,000	31,108,722,000	31,712,770,000	30,998,995,000	30,515,616,000
Interest rate contracts .....	22,261,347,000	22,511,279,000	23,946,911,000	23,880,335,000	24,577,892,000
Foreign exchange contracts .....	6,892,278,000	6,404,297,000	5,657,982,000	5,090,346,000	4,125,904,000
Equity, commodity, and other contracts .....	2,565,570,000	2,193,146,000	2,107,877,000	2,028,314,000	1,811,820,000
Non-traded .....	344,678,000	346,962,000	333,892,000	456,261,000	407,465,000
Interest rate contracts .....	323,434,000	325,477,000	308,664,000	429,739,000	374,721,000
Foreign exchange contracts .....	21,096,000	21,367,000	25,124,000	26,421,000	32,680,000
Equity, commodity, and other contracts .....	148,000	118,000	104,000	101,000	64,000
Derivative contracts (excluding futures and FX 14 days or less) .....	37,392,098,000	35,469,636,000	34,408,148,000	35,679,714,000	32,395,651,000
One year or less .....	17,961,360,000	17,599,498,000	17,981,123,000	16,841,455,000	16,140,828,000
Over 1 year to 5 years .....	16,750,979,000	15,294,467,000	13,942,727,000	16,085,488,000	13,390,117,000
Over 5 years .....	2,679,759,000	2,575,671,000	2,484,298,000	2,752,771,000	2,864,706,000
Gross negative fair value (absolute value) .....	323,301,000	411,938,000	301,979,000	269,069,000	275,056,000
Gross positive fair value .....	326,922,000	409,707,000	311,644,000	282,157,000	290,334,000
Held for trading .....	325,286,000	407,589,000	310,088,000	280,856,000	288,668,000
Non-traded .....	1,636,000	2,118,000	1,556,000	1,301,000	1,666,000
Current credit exposure on risk-based capital derivative contracts .....	68,716,000	111,674,000	86,700,000	73,318,000	78,098,000
Credit losses on derivative contracts .....	645,000	195,000	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	4,000	3,000	35,000	15,000	13,000
90+ days past due .....	2,000	2,000	2,000	13,000	16,000

BHC Name

City/State

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	70.44	94.17	11	72.60	94.10	12	75.69	93.44	16	77.28	92.91	12	80.69		
Foreign exchange contracts .....	21.56	3.47	90	20.43	3.49	89	17.73	3.20	87	16.27	3.39	88	13.45		
Equity, commodity, and other contracts .....	8	1.14	90	6.97	1.17	89	6.58	1.64	85	6.45	1.93	84	5.86		
<b>Futures and forwards .....</b>															
Written options .....	13.53	11.16	67	16.06	14.05	64	15.54	13.49	64	15.45	12.78	66	18.92		
Exchange-traded .....	14.21	6.28	79	14.80	8.18	77	16.85	5.91	85	19.79	6.60	88	15.08		
Over-the-counter .....	2.72	0.12	94	2.42	0.14	93	2.27	0.15	91	2.89	0.23	92	2.53		
Purchased options .....	11.49	5.96	77	12.38	7.73	76	14.58	5.10	86	16.90	5.49	88	12.55		
Exchange-traded .....	11.06	3.27	85	12.01	3.42	85	12.43	4.42	81	13.58	4.19	85	11.78		
Over-the-counter .....	1.86	0.12	92	1.70	0.15	91	2.30	0.28	90	2.36	0.32	90	2.46		
Swaps .....	9.20	2.87	84	10.31	2.86	84	10.13	3.35	83	11.21	3.20	87	9.33		
<b>Held for trading .....</b>															
Interest rate contracts .....	61.20	74.26	26	57.13	68.76	31	55.17	69.75	26	51.19	70.34	23	54.22		
Foreign exchange contracts .....	98.93	40.42	89	98.90	43.53	89	98.96	44.16	89	98.55	46.31	88	98.68		
Equity, commodity, and other contracts .....	69.43	34.15	68	71.57	36.62	72	74.73	37.24	73	75.92	38.40	71	79.48		
<b>Non-traded .....</b>															
Interest rate contracts .....	21.50	1.68	93	20.36	1.60	93	17.66	1.60	92	16.18	1.85	93	13.34		
Foreign exchange contracts .....	8	0.60	93	6.97	0.68	92	6.58	0.83	89	6.45	1.14	88	5.86		
Equity, commodity, and other contracts .....															
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	1.07	59.58	10	1.10	56.47	10	1.04	55.84	10	1.45	53.69	11	1.32		
Over 1 year to 5 years .....	1.01	56.71	12	1.03	53.82	11	0.96	52.22	12	1.37	50.60	13	1.21		
Over 5 years .....	0.07	0.40	71	0.07	0.46	71	0.08	0.34	70	0.08	0.57	68	0.11		
Gross negative fair value (absolute value) .....	0	0.09	77	0	0.10	75	0	0.13	77	0	0.16	78	0		
Gross positive fair value .....	116.62	92.53	94	112.76	91.48	92	107.37	93.86	90	113.43	94.47	90	104.76		
One year or less .....	56.02	27.56	78	55.95	32.05	76	56.11	32.17	72	53.54	32.51	74	52.20		
Over 1 year to 5 years .....	52.24	27.01	84	48.62	27.06	82	43.51	30.45	69	51.14	31.16	86	43.30		
Over 5 years .....	8.36	29.89	25	8.19	29.56	22	7.75	28.09	25	8.75	28.71	26	9.26		
Gross negative fair value (absolute value) .....	1.01	0.98	53	1.31	1.55	53	0.94	0.83	55	0.86	0.72	62	0.89		
Gross positive fair value .....	1.02	1.34	32	1.30	2.23	26	0.97	1.19	41	0.90	0.85	56	0.94		
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	3.88	0.04	98	4.68	0.07	98	4.11	0.06	98	3.81	0.06	98	3.93		
Gross positive fair value (X) .....	3.92	0.05	98	4.65	0.09	98	4.24	0.07	98	4	0.06	98	4.15		
Held for trading (X) .....	3.90	0.04	98	4.63	0.07	98	4.22	0.06	98	3.98	0.05	98	4.13		
Non-traded (X) .....	0.02	0.01	78	0.02	0.02	75	0.02	0.01	79	0.02	0.01	83	0.02		
Current credit exposure (X) .....	0.82	0.04	98	1.27	0.06	98	1.18	0.05	97	1.04	0.04	97	1.12		
Credit losses on derivative contracts .....	0.77	0	99	0.22	0	99	0	0	45	0	0	47	0		
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	97	0	0	96	0.05	0	98	0.02	0	99	0.02		
90+ days past due .....	0	0	96	0	0	98	0	0	98	0.02	0	99	0.02		
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	14.56	0.46	99	24.65	0.85	98	22	0.73	97	19.96	0.53	97	21.13		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	835,000	349,000	238,000	224,000	274,000
Gross losses	126,000	105,000	8,000	14,000	75,000
Write-downs, transfers to loans held-for-sale	0	0	7,000	8,000	0
Recoveries	0	8,000	0	54,000	1,000
Net losses	126,000	97,000	8,000	-40,000	74,000
Provision for loan and lease losses	-48,000	559,000	120,000	-24,000	22,000
Adjustments	-7,000	24,000	-1,000	-2,000	2,000
Ending balance	654,000	835,000	349,000	238,000	224,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0	-0.09	71	0.06	0.51	3	0.01	0.15	13	0	0.14	9	0		
Provision for loan and lease losses / Average loans and leases	-0.02	-0.16	68	0.29	0.82	11	0.08	0.24	25	-0.02	0.24	9	0.02		
Provision for loan and lease losses / Net loan and lease losses	-38.10	-105.48	54	576.29	487.86	74	1,500	130.58	99	60	134.68	13	29.73		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.26	1.23	0	0.38	1.58	1	0.22	0.83	3	0.18	0.90	1	0.17		
Allowance for loan and lease losses / Total loans and leases	0.24	1.20	0	0.36	1.55	1	0.20	0.81	2	0.16	0.89	1	0.16		
Allowance for loan and lease losses / Net loans and leases losses (X)	5.19	21.39	14	8.61	11.58	57	43.63	8.03	94		7.54		3.03		
Allowance for loan and lease losses / Nonaccrual assets	16.63	364.13	0	26.85	299.17	0	13.17	218.72	0	8.57	214.03	0	7.72		
ALLL / 90+ days past due + nonaccrual loans and leases	22.21	287.08	2	38.34	244.34	3	23.89	151.73	4	17.53	160.51	2	13.34		
Gross loan and lease losses / Average loans and leases	0.05	0.19	17	0.05	0.34	10	0.01	0.28	1	0.01	0.30	4	0.06		
Recoveries / Average loans and leases	0	0.08	1	0	0.07	5	0	0.08	1	0.04	0.09	26	0		
Net losses / Average loans and leases	0.05	0.11	38	0.05	0.27	15	0.01	0.21	6	-0.03	0.22	5	0.06		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	85	0.01	0	85	0		
Recoveries / Prior year-end losses	0	34.67	1	100	33.98	95	0	36.22	2	72	41.30	88	1.18		
Earnings coverage of net loan and lease losses (X)	155.71	39.72	90	154.40	22.91	93	1,427.63	24.40	99	-280.32	21.75	2	140.88		

#### Net Loan and Lease Losses By Type

Real estate loans	0.05	0.02	79	0.13	0.04	81	0	0.01	49	0.02	0.02	59	0		
Real estate loans secured by 1-4 family	0.01	-0.02	82	0	0.01	52	0.01	0.01	53	0	0.01	40	0		
Revolving	0	-0.07	69	0	0.01	54	0	0.02	43	0	0.03	37	0		
Closed-end	0.01	-0.01	85	0	0	56	0.01	0	59	0	0.01	53	0		
Commercial real estate loans	0.18	0.04	89	0.45	0.07	95	0	0.01	38	0.05	0.01	81	0		
Construction and land development	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70	0		
1-4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0		
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	68	0		
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0		
Nonfarm nonresidential	0.20	0.05	87	0.53	0.11	90	0	0.02	38	0.06	0.02	78	0		
Owner-occupied	0	0.01	44	0	0.02	26	0	0.01	45	0	0.01	34	0		
Other	0.20	0.04	88	0.53	0.08	92	0	0.01	40	0.06	0.01	87	0		
Real estate loans secured by farmland		0			0.02			0.01			0				
Commercial and industrial loans	0.05	0.17	31	0.15	0.47	27	0.03	0.37	12	-0.28	0.31	2	0.46		
Loans to individuals		0.71		0	1.13	1		1.17			1.16				
Credit card loans		1.84			2.92			3.11			2.92				
Agricultural loans		0.02			0.19			0.08			0.15				
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0		
Other loans and leases	0.05	0.10	63	0	0.15	25	0	0.15	22	0.01	0.14	39	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	292,000	267,000	121,000	121,000	133,000
90+ days past due loans and leases	0	22,000	0	0	4,000
Nonaccrual loans and leases	2,944,000	2,156,000	1,461,000	1,358,000	1,675,000
Total past due and nonaccrual loans and leases	3,236,000	2,445,000	1,582,000	1,479,000	1,812,000
<b>Restructured</b>					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	49,000	168,000	92,000	38,000	51,000
Total restructured loans and leases	49,000	168,000	92,000	38,000	51,000
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	167,000	20,000	1,000	1,000	1,000
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	2,036,000	1,453,000	893,000	1,142,000	1,427,000
Total past due and nonaccrual loans held for sale	2,203,000	1,473,000	894,000	1,143,000	1,428,000
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	11,000	12,000	13,000	12,000	24,000
<b>Other Assets</b>					
30-89 days past due	12,000	0	2,000	0	0
90+ days past due	159,000	2,000	82,000	91,000	94,000
Nonaccrual	988,000	954,000	1,188,000	1,420,000	1,226,000
Total other assets past due and nonaccrual	1,159,000	956,000	1,272,000	1,511,000	1,320,000

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.11	0.32	19	0.11	0.39	13	0.07	0.43	7	0.08	0.44	8	0.09		
90+ days past due loans and leases	0	0.10	10	0.01	0.12	32	0	0.15	8	0	0.17	5	0		
Nonaccrual loans and leases	1.09	0.46	90	0.92	0.66	77	0.85	0.51	84	0.90	0.54	85	1.16		
90+ days past due and nonaccrual loans and leases	1.09	0.62	83	0.93	0.85	66	0.85	0.71	66	0.90	0.75	71	1.16		
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0		
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0		
Nonaccrual restructured	0.02	0.10	21	0.07	0.13	42	0.05	0.14	34	0.03	0.16	15	0.04		
30-89 days past due loans held for sale	0.06	0	95	0.01	0	91	0	0	83	0	0	80	0		
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0		
Nonaccrual loans held for sale	0.76	0	99	0.62	0.01	98	0.52	0	99	0.76	0	99	0.99		
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.11	0.32	20	0.11	0.40	13	0.07	0.43	7	0.08	0.44	7	0.09		
90+ days past due assets	0.06	0.10	63	0.01	0.12	32	0.05	0.15	43	0.06	0.18	50	0.07		
Nonaccrual assets	1.45	0.47	93	1.32	0.67	89	1.52	0.53	94	1.83	0.57	94	1.99		
30+ days past due and nonaccrual assets	1.62	0.97	83	1.44	1.29	65	1.64	1.19	80	1.97	1.26	84	2.15		
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.34	0.36	58	0.28	0.52	28	0.30	0.44	36	0.34	0.48	34	0.35		
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.37	57	0.28	0.55	24	0.31	0.48	31	0.34	0.52	31	0.35		
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.25	0.41	32	0.19	0.60	13	0.16	0.53	12	0.16	0.60	10	0.20		
Allowance for loan and lease losses	451.83	62.64	99	259.64	66.66	98	422.35	115.41	95	575.63	118.28	97	758.48		
Equity capital + allowance for loan and lease losses	2.79	3.60	42	2.11	4.97	17	1.80	4.28	18	1.70	4.79	13	2.19		
Tier 1 capital + allowance for loan and lease losses	3.52	4.30	45	2.44	6.05	14	2	5.65	15	1.93	6.16	11	2.42		
Loans and leases + other real estate owned	1.10	0.71	81	0.92	0.97	51	0.85	0.85	53	0.91	0.96	51	1.18		

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate																
	30–89 days past due .....	0.21	0.26	46	0.51	0.39	70	0.25	0.38	40	0.29	0.42	38	0.31		
	90+ days past due .....	0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	12	0.01		
	Nonaccrual .....	1.50	0.52	90	1.51	0.76	86	1.25	0.46	92	1.63	0.57	92	1.37		
Commercial and industrial																
	30–89 days past due .....	0	0.24	3	0.01	0.23	7	0.01	0.31	8	0	0.30	2	0		
	90+ days past due .....	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0		
	Nonaccrual .....	3.22	0.57	96	5.68	0.75	97	4.83	0.83	97	2.72	0.76	94	3.62		
Individuals																
	30–89 days past due .....	0	0.63	6	0	0.83	4	0	0.83	5	0	0.84	5	0		
	90+ days past due .....	0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0		
	Nonaccrual .....	0	0.17	11	0	0.28	9	0	0.17	11	0	0.23	8	0		
Depository institution loans																
	30–89 days past due .....	0	0.01	45	0	0	46	0	0	47	0	0	47	0		
	90+ days past due .....	0	0	47	0	0	46	0	0	49	0	0	47	0		
	Nonaccrual .....	0	0	47	0	0	47	0	0	48	0	0	48	0		
Agricultural																
	30–89 days past due .....		0.07			0.17			0.24			0.17				
	90+ days past due .....		0			0			0			0				
	Nonaccrual .....		0.70			0.49			0.67			0.75				
Foreign governments																
	30–89 days past due .....	0	0.50	43	0	0	50	0	0.07	47	0	0.01	46	0		
	90+ days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0		
	Nonaccrual .....	1.58	0.15	93	0	0.09	46	0	0.03	44	0	0.06	42	0		
Other loans and leases																
	30–89 days past due .....	0.10	0.12	66	0	0.18	15	0	0.20	14	0	0.17	12	0		
	90+ days past due .....	0	0.01	34	0.02	0.01	83	0	0.01	30	0	0.01	31	0		
	Nonaccrual .....	0.90	0.09	95	0.15	0.15	68	0.03	0.13	46	0.23	0.14	75	0.76		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.26	0.46	32	0.64	0.65	64	0.38	0.67	28	0.42	0.71	32	0.48		
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0		
	Nonaccrual	0.99	0.71	76	1.15	0.89	71	1.62	0.73	88	2.40	0.86	90	2.16		
Revolving	30-89 days past due	0	0.28	9	0.20	0.48	27	0.65	0.45	69	0	0.50	5	0.52		
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0		
	Nonaccrual	16.04	1.18	98	0.78	1.13	55	3.25	1	87	5.38	1.17	93	7.73		
Closed-end	30-89 days past due	0.26	0.49	34	0.65	0.65	62	0.38	0.70	29	0.43	0.75	33	0.48		
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0		
	Nonaccrual	0.96	0.67	77	1.16	0.87	74	1.61	0.70	89	2.38	0.84	91	2.12		
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0	0.02	9	0	0.03	9	0		
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0		
	Nonaccrual	0	0.03	8	0	0.04	6	0	0.04	8	0	0.06	6	0		
Commercial real estate	30-89 days past due	0.06	0.15	40	0.18	0.26	53	0	0.18	4	0	0.17	5	0		
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0.03		
	Nonaccrual	3.10	0.38	97	2.45	0.62	97	0.53	0.23	83	0	0.28	4	0		
Construction and development	30-89 days past due	2.34	0.17	97	5.90	0.28	99	0	0.28	12	0	0.21	10	0		
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	2.42		
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	12	0	0.19	12	0		
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0		
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0		
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0		
Other	30-89 days past due	2.34	0.13	97	5.90	0.22	99	0	0.20	15	0	0.13	14	0		
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	2.42		
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0	0.15	15	0		
Multifamily	30-89 days past due	0	0.07	27	0.45	0.09	89	0	0.08	19	0	0.10	18	0		
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0		
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0		
Nonfarm non-residential	30-89 days past due	0	0.13	6	0	0.23	6	0	0.14	5	0	0.17	6	0		
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0		
	Nonaccrual	3.58	0.45	98	2.87	0.80	95	0.60	0.28	82	0	0.30	5	0		
Owner Occupied	30-89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0	0.09	6	0		
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0		
	Nonaccrual	0	0.17	5	0	0.27	5	0	0.16	7	0	0.17	6	0		
Other	30-89 days past due	0	0.08	14	0	0.14	11	0	0.07	9	0	0.07	8	0		
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0		
	Nonaccrual	3.58	0.23	98	2.87	0.44	96	0.60	0.10	95	0	0.13	7	0		
Farmland	30-89 days past due		0.10			0.11			0.23			0.25				
	90+ days past due		0			0			0.01			0.01				
	Nonaccrual		0.69			1.13			0.84			1.23				
Credit card	30-89 days past due		0.81			0.95			1.19			1.22				
	90+ days past due		0.45			0.63			0.78			0.73				
	Nonaccrual		0.10			0.05			0.11			0.09				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	11,361,000	15,799,000	5,228,000	9,843,000	14,354,000
Retained earnings	89,679,000	78,978,000	70,589,000	64,175,000	57,577,000
Accumulated other comprehensive income (AOCI)	-3,102,000	-1,962,000	-2,788,000	-2,292,000	-2,834,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	97,938,000	92,815,000	73,029,000	71,726,000	69,097,000
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	23,345,000	15,692,000	9,094,000	8,829,000	8,647,000
Accumulated other comprehensive income-related adjustments	0	0	0	-1,000	-2,000
Other deductions from common equity tier 1 capital	-1,149,000	-1,527,000	-816,000	812,000	-682,000
Subtotal:	75,742,000	78,650,000	64,751,000	62,086,000	61,134,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	75,742,000	78,650,000	64,751,000	62,086,000	61,134,000
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	7,750,000	9,250,000	8,520,000	8,520,000	8,520,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	562,000	619,000	607,000	454,000	494,000
Additional tier 1 capital before deductions	8,312,000	9,869,000	9,127,000	8,974,000	9,014,000
Less: Additional tier 1 capital deductions	706,000	440,000	435,000	441,000	210,000
Additional tier 1 capital	7,606,000	9,429,000	8,692,000	8,533,000	8,804,000
<b>Tier 1 Capital</b>	83,348,000	88,079,000	73,443,000	70,619,000	69,938,000
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	8,609,000	7,737,000	8,538,000	8,923,000	9,839,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	132,000	146,000	143,000	107,000	83,000
Allowance for loan and lease losses in tier 2 capital	1,155,000	1,265,000	590,000	440,000	423,000
Exited advanced approach eligible credit reserves	916,000	1,046,000	305,000	202,000	193,000
Unrealized gains on AFS preferred stock classified as equity	0	0	0	0	0
Tier 2 capital before deductions	9,896,000	9,148,000	9,271,000	9,470,000	10,345,000
Exited advanced approach tier 2 capital before deductions	9,657,000	8,929,000	8,986,000	9,232,000	10,115,000
Less: Tier 2 capital deductions	78,000	14,000	6,000	37,000	8,000
Tier 2 capital	9,818,000	9,134,000	9,265,000	9,433,000	10,337,000
Exited advanced approach tier 2 capital	9,579,000	8,915,000	8,980,000	9,195,000	10,107,000
Total capital	93,166,000	97,213,000	82,708,000	80,052,000	80,275,000
Exited advanced approach total capital	92,927,000	96,994,000	82,423,000	79,814,000	80,045,000
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	1,194,273,000	1,070,039,000	899,066,000	852,620,000	851,510,000
Less: Deductions from common equity tier 1 capital	24,334,000	16,728,000	9,870,000	9,546,000	9,239,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	1,169,939,000	1,053,311,000	889,196,000	843,074,000	842,271,000
Total risk-weighted assets	471,921,030	453,106,463	394,177,108	367,309,180	369,577,950
Exited advanced approach total RWA	435,755,000	445,158,000	382,491,000	363,054,000	350,212,000

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	16.05	12.37	89	17.36	12.35	92	16.43	12.11	89	16.90	12.09	91	16.54		
Common equity tier 1 capital, column B	17.38	0.29	99	17.67	0.30	99	16.93	0.29	99	17.10	0.52	99	17.46		
Tier 1 capital, column A	17.66	13.11	91	19.44	13.08	93	18.63	12.78	92	19.23	12.85	94	18.92		
Tier 1 capital, column B	19.13	0.34	99	19.79	0.34	99	19.20	0.34	99	19.45	0.60	99	19.97		
Total capital, column A	19.74	14.91	92	21.45	15.23	95	20.98	14.36	93	21.79	14.45	94	21.72		
Total capital, column B	21.33	0.37	99	21.79	0.39	99	21.55	0.38	99	21.98	0.67	99	22.86		
Tier 1 leverage	7.12	8.98	7	8.36	9.13	31	8.26	9.76	11	8.38	9.71	13	8.30		
Supplementary leverage ratio, advanced approaches HCs	5.64	6.71	31	7.39	8.72	36	6.36	7.41	38	6.46	7.31	38	6.46		

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	72,000	75,000	79,000	80,000	74,000	-4.00	1.41
Other insurance activities income	72,000	75,000	79,000	80,000	74,000	-4.00	1.41
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,074,000	1,085,000	748,000	748,000	745,000	-1.01	42.25

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88				
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53				
<hr/>															
Insurance activities revenue / Adjusted operating income	0.12	0.36	55	0.15	0.41	63	0.19	0.47	64	0.20	0.47	63	0.20		
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0		
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54				
Other premium income / Total premium income		67.01			61.77			65.09			55.46				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0		
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64				
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99				
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49				

Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.28	12	11	1.22	11.03	14	1.01	11.51	13	1.06	10.22	15	1.06		

**Broker-Dealer Activities**

Net assets of broker-dealer subsidiaries (\$000)		570,452,000			574,346,000			512,572,000			496,284,000			469,736,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	48.01	0.46	98	51.47	0.75	97	57.24	1.39	97	58.14	1.79	97	55.15		

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	22,544,000	24,817,000	17,622,000	14,650,000	13,514,000
Real estate loans	4,001,000	4,028,000	4,105,000	3,319,000	4,164,000
Commercial and industrial loans	6,299,000	4,597,000	4,317,000	4,281,000	2,714,000
Loans to depository institutions and other banks acceptances	52,000	89,000	37,000	95,000	27,000
Loans to foreign governments and institutions	253,000	449,000	449,000	443,000	398,000
Loans to individuals	317,000	56,000	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	11,622,000	15,598,000	8,714,000	6,512,000	6,211,000
Lease financing receivables	0	0	0	0	0
Debt securities	0	43,000	52,000	38,000	19,000
Interest-bearing bank balances	43,889,000	38,817,000	37,517,430	36,600,000	27,538,000
Total selected foreign assets	66,433,000	63,677,000	55,191,430	51,288,000	41,071,000
Total foreign deposits	1,368,000	1,254,000	1,079,000	694,000	428,000
Interest-bearing deposits	1,366,000	1,254,000	1,079,000	687,000	428,000
Non-interest-bearing deposits	2,000	0	0	7,000	0

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans	1.71	0.66	79	1.58	0.87	73	4.33	1.25	84	4.14	1.17	85	3.75		
Cost: Interest-bearing deposits	0.61	0.14	88	1.49	0.42	92	2.66	1.19	93	3.04	0.97	93	1.11		

#### Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
Real estate loans		0.20			5.18			27.03			27.29				
Commercial and industrial loans		0.79			0.64			0.29			1.53				
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0		

#### Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
Net loans and leases	-9.16	6.83	32	40.83	-2.40	88	20.29	22.48	75	8.41	7.24	58	25.90		
Total selected assets	4.33	9.48	58	15.37	2.04	72	7.61	12.40	64	24.88	3.24	78	92.27		
Deposits	9.09	0.73	78	16.22	3.46	60	55.48	10.36	86	62.15	5	90	-64.21		

BHC Name

City/State

**Servicing, Securitization and Asset Sale Activities—Part 1**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	6,747,000	7,206,000	9,475,000	13,813,000	14,959,000	-6.37	-63.96
1–4 family residential loans	6,747,000	7,206,000	9,475,000	13,813,000	14,959,000	-6.37	-63.96
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	7,000	7,000	1,000	1,000	0	0.00	133.33
1–4 family residential loans	7,000	7,000	1,000	1,000		0.00	
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0.57	0.65	1.06	1.62	1.76		
1–4 family residential loans	0.57	0.65	1.06	1.62	1.76		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1–4 family residential loans	19.75	18.18	22.35	25.70	26.54		
Home equity lines	0.04	0.21	0.08	0.11	0.12		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	11.71	10.44	10.95	11.32	11.47		
Commercial and industrial loans	6.90	8.55	9.55	11.37	10		
All other loans and leases	61.60	62.62	57.06	51.50	51.87		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0.10	0.10	0.01	0.01	
1–4 family residential loans.....	0.10	0.10	0.01	0.01	
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0.01	0.01	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.01	0.01	0	0	0

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans.....		173,000	214,000	382,000	696,000	883,000	-19.16	-80.61
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		173,000	214,000	382,000	696,000	883,000	-19.16	-80.61
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans.....		627,000	877,000	972,000	2,015,000	2,681,000	-28.51	-81.99
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets.....		627,000	877,000	972,000	2,015,000	2,681,000	-28.51	-81.99
Total past due securitized assets.....		800,000	1,091,000	1,354,000	2,711,000	3,564,000	-26.67	-81.71
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans.....		50,000	100,000	271,000	458,000	554,000	-50.00	-93.55
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		50,000	100,000	271,000	458,000	554,000	-50.00	-93.55

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	2.56	2.97	4.03	5.04	5.90
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.56	2.97	4.03	5.04	5.90
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	9.29	12.17	10.26	14.59	17.92
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	9.29	12.17	10.26	14.59	17.92
Total past due securitized assets percent of securitized assets	11.86	15.14	14.29	19.63	23.83
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.74	1.39	2.86	3.32	3.70
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.74	1.39	2.86	3.32	3.70
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.55	1.03	1.23	1.93	2.40
Home equity lines	0	0.20	0.65	0	0.52
Credit card receivables					
Commercial and industrial loans	0	0.01	0.01	0	0
All other loans and leases	0.08	0.01	0	0	0
Total managed loans past due 30–89 days	0.17	0.20	0.28	0.50	0.64
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	1.15	1.99	2.39	4.77	6.35
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	-0.08	0.01	-0.07	-0.09	0
Total managed loans past due 90+ days	0.23	0.37	0.53	1.23	1.69
<b>Total Past Due Managed Assets</b>	<b>0.40</b>	<b>0.57</b>	<b>0.81</b>	<b>1.72</b>	<b>2.33</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0.10	0.23	0.67	1.09	1.31
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0.05	0.15	0.03	-0.28	0.46
All other loans and leases	0.05	0.04	0	0.01	0
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.06</b>	<b>0.08</b>	<b>0.15</b>	<b>0.25</b>	<b>0.39</b>

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	-70,208	-87,099	-142,267	-102,008	-8,742		
Dividends .....	0	0	0	0	0		
Interest .....	-52,430	-86,506	-143,377	-78,371	1,982		
Management and service fees .....	0	0	0	0	0		
Other income .....	-17,778	-593	1,110	-23,637	-10,724		
Income from nonbank subsidiaries .....	6,452,050	4,035,080	7,837,465	5,327,347	5,559,113	59.90	131.09
Dividends .....	4,892,334	919,938	1,998,138	2,004,744	2,071,632	431.81	3978.13
Interest .....	1,575,015	2,546,099	3,533,341	3,800,961	2,843,847	-38.14	-41.06
Management and service fees .....	0	0	0	0	0		
Other income .....	-15,299	569,043	2,305,986	-478,358	643,634		
Income from subsidiary holding companies .....	4,550,162	3,537,637	4,426,671	3,922,702	1,152,549	28.62	67.25
Dividends .....	4,006,000	3,061,000	3,531,000	2,969,000	495,713	30.87	71.86
Interest .....	544,162	476,637	895,671	953,702	656,836	14.17	39.65
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	10,932,004	7,485,618	12,121,869	9,148,041	6,702,920	46.04	98.22
Securities gains (losses) .....	12,321	10,765	14,522	1,902	0	14.45	
Other operating income .....	835,281	-41,793	-1,460,412	1,044,774	-548,721		1002.04
Total operating income .....	11,779,606	7,454,590	10,675,979	10,194,717	6,154,199	58.02	110.69
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	2,693,289	3,139,391	4,865,340	4,943,966	4,176,809	-14.21	-28.86
Other expenses .....	570,862	335,115	96,148	98,034	143,146	70.35	51.52
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	3,264,151	3,474,506	4,961,488	5,042,000	4,319,955	-6.05	-21.58
Income (loss) before taxes .....	8,515,455	3,980,084	5,714,491	5,152,717	1,834,244	113.95	496.24
Applicable income taxes (credit) .....	-203,305	-109,043	-72,642	21,840	-206,434		
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	8,718,760	4,089,127	5,787,133	5,130,877	2,040,678	113.22	381.40
Equity in undistributed income of subsidiaries .....	6,315,421	6,906,411	3,254,374	3,617,408	4,070,499	-8.56	51.51
Bank subsidiaries .....	0	0	0	0	0		
Nonbank subsidiaries .....	792,419	2,909,928	774,877	1,011,271	724,019	-72.77	-66.51
Subsidiary holding companies .....	5,523,002	3,996,483	2,479,497	2,606,137	3,346,480	38.20	206.51
Net income (loss) .....	15,034,181	10,995,538	9,041,507	8,748,285	6,111,177	36.73	151.44
<b>Memoranda</b>							
Bank net income .....	0	0	0	0	0		
Nonbank net income .....	5,684,753	3,829,866	2,773,015	3,016,015	2,795,651	48.43	128.65
Subsidiary holding companys' net income .....	9,529,002	7,057,483	6,010,497	5,575,137	3,842,193	35.02	130.56

BHC Name

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Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	474,826	0.13	254,755	0.08	4,581,376	1.68	4,854,041	3,527,607	86.39	-75.86	
Common and preferred stock .....	0	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	313,704	0.09	172,082	0.05	4,130,835	1.51	4,411,793	3,079,338	82.30	-80.26	
Other receivables .....	161,122	0.05	82,673	0.02	450,541	0.16	442,248	448,269	94.89	-57.35	
Investment in nonbank subsidiaries .....	169,635,534	47.64	208,420,574	62.56	161,687,669	59.20	156,395,276	183,005,092	-18.61	-8.32	
Common and preferred stock .....	47,663,337	13.39	46,688,704	14.01	42,978,245	15.73	32,418,286	31,856,090	2.09	52.49	
Excess cost over fair value .....	817,860	0.23	823,648	0.25	688,953	0.25	0	0	-0.70		
Loans, advances, notes, and bonds .....	113,127,713	31.77	153,583,410	46.10	112,211,662	41.08	120,121,083	148,906,551	-26.34	-25.56	
Other receivables .....	8,026,624	2.25	7,324,812	2.20	5,808,809	2.13	3,855,907	2,242,451	9.58	349.20	
Investment in subsidiary holding companies .....	128,341,147	36.04	75,320,120	22.61	59,178,674	21.67	68,948,179	62,589,733	70.39	112.15	
Common and preferred stock .....	69,059,405	19.39	52,888,011	15.87	36,093,282	13.21	42,847,753	35,971,237	30.58	101.24	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	59,281,742	16.65	22,432,109	6.73	23,085,392	8.45	26,100,426	26,618,496	164.27	126.47	
Other receivables .....	0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0			
Securities .....	39,706,651	11.15	39,225,214	11.77	37,253,215	13.64	22,588,170	19,267,767	1.23		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	15,242,259	4.28	7,082,342	2.13	8,001,123	2.93	7,476,336	8,119,550	115.21	323.48	
Cash and due from unrelated depository institution .....	99,711	0.03	20,348	0.01	9,470	0	6,371	11,457	390.03	-16.68	
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0			
Intangible assets .....	0	0	0	0	0	0	0	0			
Other assets .....	2,571,008	0.72	2,842,406	0.85	2,429,654	0.89	10,245,316	8,456,213	-9.55	-44.32	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	356,071,136	100.00	333,165,759	100.00	273,141,181	100.00	270,513,689	284,977,419	6.88	39.19	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	6,540,726	1.84	17,727,678	5.32	15,854,167	5.80	19,926,391	18,852,327	-63.10	-69.70	
Borrowings with maturity over 1 year .....	150,063,425	42.14	131,157,058	39.37	121,783,347	44.59	126,565,869	138,405,498	14.42	26.24	
Subordinated notes and debentures .....	13,590,679	3.82	11,093,768	3.33	10,569,633	3.87	10,089,749	10,228,322	22.51	31.91	
Other liabilities .....	1,859,952	0.52	2,183,132	0.66	2,153,902	0.79	2,548,800	2,452,013	-14.80	-13.10	
Balance due to subsidiaries and related institutions .....	78,575,550	22.07	69,222,431	20.78	41,230,410	15.09	31,136,991	37,647,612	13.51	192.44	
Total liabilities .....	250,630,332	70.39	231,384,067	69.45	191,591,459	70.14	190,267,800	207,585,772	8.32	39.42	
Equity Capital .....	105,440,804	29.61	101,781,692	30.55	81,549,722	29.86	80,245,889	77,391,647	3.60	38.65	
Perpetual preferred stock (income surplus) .....	7,750,413	2.18	9,250,413	2.78	8,520,313	3.12	8,520,313	8,520,313	-16.22	3.06	
Common stock .....	20,389	0.01	20,389	0.01	20,389	0.01	20,389	20,389	0.00	0.00	
Common surplus .....	28,840,905	8.10	25,545,913	7.67	23,935,417	8.76	23,792,916	23,544,485	12.90	23.94	
Retained earnings .....	89,430,908	25.12	78,694,074	23.62	70,588,187	25.84	64,175,038	57,576,856	13.64	66.60	
Accumulated other comprehensive income .....	-3,101,794	-0.87	-1,962,061	-0.59	-2,787,559	-1.02	-2,292,150	-3,059,834			
Other equity capital components .....	-17,500,017	-4.91	-9,767,036	-2.93	-18,727,025	-6.86	-13,970,617	-9,210,562			
Total liabilities and equity capital .....	356,071,136	100.00	333,165,759	100.00	273,141,181	100.00	270,513,689	284,977,419	6.88	39.19	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	1,834	0	3,056	0	3,043	0	2,041	7,508	-39.99	91600.00	
Loans and advances from nonbank subsidiaries .....	76,372,746	21.45	66,724,005	20.03	39,793,183	14.57	30,769,528	37,384,632	14.46	184.34	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies .....	12,072	0	38,910	0.01	57,078	0.02	70,951	80,922	-68.97		
Subordinated and long-term debt 1 year or less .....	33,061,682	9.29	30,368,576	9.12	10,831,405	3.97	9,014,920	16,561,170	8.87	28.78	
Guaranteed loans to banks, nonbanks, and holding companies .....	47,128,806	13.24	39,744,562	11.93	32,995,667	12.08	24,286,004	18,445,865	18.58	2176.35	

BHC Name

City/State

## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Profitability</b>															
Net income / Average equity capital	14.25	11.94	72	12.42	7.29	87	11.12	9.68	70	11	10.40	56	7.63		
Bank net income / Average equity investment in banks		11.80			7.45			10.51			11.19				
Nonbank net income / Average equity investment in nonbanks	10.85	13.12	55	8.41	9.75	57	7.40	7.89	62	9.21	7.10	68	8.79		
Subsidiary HCs net income / Average equity investment in sub HCs	15.77	10.11	75	17.02	7.01	87	14.58	8.55	89	13.79	8.78	86	10.93		
Bank net income / Parent net income	0	96.79	4	0	88.16	5	0	82.22	7	0	82.56	8	0		
Nonbank net income / Parent net income	37.81	3.40	97	34.83	3.59	93	30.67	5.93	87	34.48	3.78	93	45.75		
Subsidiary holding companies' net income / Parent net income	63.38	65.35	35	64.18	68.34	40	66.48	74	34	63.73	72.48	34	62.87		
<b>Leverage</b>															
Total liabilities / Equity capital	237.70	16.81	97	227.33	20.06	97	234.94	20.43	97	237.11	20.88	96	268.23		
Total debt / Equity capital	161.41	11.71	97	157.18	14.41	96	181.74	14.31	97	195.13	14.69	96	216.41		
Total debt + notes payable to subs that issued TPS / Equity capital	161.41	13.63	97	157.18	16.67	96	181.74	16.36	97	195.13	17.10	96	216.41		
Total debt + Loans guaranteed for affiliate / Equity capital	206.11	11.77	97	196.23	14.68	97	222.20	14.56	97	225.39	15.14	97	240.25		
Total debt / Equity capital – excess over fair value	162.67	11.81	97	158.46	14.52	96	183.29	14.51	96	195.13	14.81	95	216.41		
Long-term debt / Equity capital	155.21	10.95	97	139.76	13.56	96	162.30	13.04	96	170.30	13.37	97	192.05		
Short-term debt / Equity capital	6.20	0.57	93	17.42	0.77	95	19.44	1.02	96	24.83	1.14	95	24.36		
Current portion of long-term debt / Equity capital	31.36	0.06	97	29.84	0.06	97	13.28	0.05	97	11.23	0.14	98	21.40		
Excess cost over fair value / Equity capital	0.78	0.05	93	0.81	0.08	92	0.84	0.12	90	0	0.12	39	0		
Long-term debt / Consolidated long-term debt	74.95	39.86	78	73.86	34.67	84	73.46	28.44	88	82.87	28.63	92	86.71		
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	111.48	103.22	85	98.64	102.81	25	97.81	103.22	18	93.79	103.10	10	87.64		
Total investment in subs / Equity capital	283.05	108.40	97	279.02	110.16	96	276.45	111.07	96	286.87	112.48	95	321.90		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.80	0.29	80	-0.13	0.47	26	-0.20	0.36	19	-0.57	0.35	11	-1.57		
Equity investment in subs – equity cap / Net income-div (X)	1.13	1.05	65		1.82			1.22			1.22				
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	159.25	152.85	60	121.65	136.59	50	141.38	177.68	39	136.35	162.34	42	97.89		
Cash from ops + noncash items + op expense / Op expense + dividend	104.54	154.48	30	280.36	147.24	90	381.20	190.27	88	51.14	174.91	5	129.39		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	123.98	98.54	76	97	134.08	27	101.85	116.34	37	97.93	103.19	42	114.20		
Pretax operating income + interest expense / Interest expense	416.17	1,835.33	20	226.78	2,016.32	18	217.45	1,968.54	13	204.22	2,898.75	17	143.91		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	416.17	1,770.77	19	226.78	1,539.23	17	217.45	1,632.83	12	204.22	1,369.37	15	143.91		
Dividends + interest from subsidiaries / Interest expense + dividends	157.11	174.12	56	116.64	150.43	40	129.99	210.80	28	130.41	188.90	34	95.52		
Fees + other income from subsidiaries / Salary + other expenses	-5.79	11.92	2	169.63	13.95	98	2,399.53	16.52	99	-512.06	16.08	1	442.14		
Net income / Current part of long-term debt + preferred dividends (X)	0.45	47.61	4	0.36	35.64	4	0.80	57.11	7	0.92	33.93	3	0.36		
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	21.12	3.44	99	26.13	3.85	99	21.47	2.64	98	13.52	2.61	92	9.57		
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.17			0.10			0.04			0.24				
Nonaccrual		0.92			1.03			0.54			6.54				
Total		1.09			1.13			0.58			6.78				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0		
To nonbank subsidiaries	44.70	0.02	98	39.05	0.05	98	40.46	0.10	98	30.26	0.24	97	23.83		
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0		
Total	44.70	0.02	98	39.05	0.05	98	40.46	0.10	98	30.26	0.25	97	23.83		
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	72.08	1.76	98	83.92	2.66	96	80.49	5.62	94	77.50	5.50	95	81.32		
Combined thrift assets (reported only by bank holding companies)	0	0	50	5.61	0	99	0	0	50	0	0	50	0		
Combined foreign nonbank subsidiary assets	24.82	0.06	98	28.23	0.08	98	31.47	0.19	98	30.02	0.21	98	32.54		

BHC Name

City/State

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	49.16	66.37	41	68.25	81.10	46	46.40	57.84	47	47.87	57.26	46	106.73		
Dividends declared / Net income .....	28.51	28.27	50	25.38	42.29	28	29.70	33.08	46	28.07	27.33	44	35.64		
Net income – dividends / Average equity .....	10.19	8.62	71	9.26	4.14	89	7.82	6.46	69	7.91	7.33	57	4.91		
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	155.92	7	0	132.17	7	0	178.13	9	0	157.73	9	0		
Dividends from nonbank subsidiaries .....	114.15	4.90	97	32.96	3.41	92	74.42	7.53	93	81.63	7.13	93	95.12		
Dividends from subsidiary holding companies.....	93.47	5.91	91	109.67	4.85	92	131.51	21.40	88	120.89	16.86	86	22.76		
Dividends from all subsidiaries .....	207.61	203.53	61	142.63	174.85	48	205.93	260.40	46	202.51	215.26	49	117.88		
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....		45.96			60.28			66.55			60.71				
Interest income from bank subsidiaries.....		0.11			0.36			0.54			0.52				
Management and service fees from bank subsidiaries .....		0.88			1.47			1.55			1.88				
Other income from bank subsidiaries.....		0			0			0			0				
Operating income from bank subsidiaries .....		51.33			62.88			69.36			63.43				
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	86.06	62.63	63	24.02	56.39	44	72.06	82.95	55	66.47	51.40	58	74.10		
Interest income from nonbank subsidiaries.....	27.71	2.44	92	66.48	7.38	90	127.42	20.25	90	126.03	18.56	90	101.72		
Management and service fees from nonbank subsidiaries .....	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0		
Other income from nonbank subsidiaries.....	-0.27	0.07	3	14.86	0.16	97	83.16	1.06	96	-15.86	0.15	3	23.02		
Operating income from nonbank subsidiaries .....	113.50	87.22	75	105.36	79.84	71	282.63	150.41	78	176.64	99.33	79	198.85		
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	42.04	38.10	50	43.37	43.51	52	58.75	61.23	38	53.25	48.56	53	12.90		
Interest income from subsidiary holding companies.....	5.71	5.26	70	6.75	8.40	66	14.90	6.54	73	17.11	3.95	84	17.10		
Management and service fees from subsidiary holding companies.....	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46	0		
Other income from subsidiary holding companies.....	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48	0		
Operating income from subsidiary holding companies.....	47.75	58.37	45	50.13	55.20	47	73.65	76.49	34	70.36	61.19	57	30		
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	74.16	7	0	69.76	8	0	67.32	10	0	65.18	11	0		
Interest income from bank subsidiaries.....	-0.45	0.23	0	-1.16	0.63	0	-1.34	0.80	0	-0.77	0.92	0	0.03		
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0		
Other income from bank subsidiaries.....	-0.15	0.02	3	-0.01	0.04	2	0.01	0.03	88	-0.23	0.02	3	-0.17		
Operating income from bank subsidiaries .....	-0.60	83.13	1	-1.17	82.20	2	-1.33	78.80	2	-1	74.20	1	-0.14		
Dividends from nonbank subsidiaries .....	41.53	3.07	93	12.34	1.95	90	18.72	2.65	90	19.66	2.57	92	33.66		
Interest income from nonbank subsidiaries.....	13.37	0.18	97	34.15	0.73	96	33.10	1.19	94	37.28	2.32	93	46.21		
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0		
Other income from nonbank subsidiaries.....	-0.13	0.01	2	7.63	0.01	98	21.60	0.04	98	-4.69	0.02	2	10.46		
Operating income from nonbank subsidiaries .....	54.77	4.67	93	54.13	4.70	93	73.41	7.29	92	52.26	7.64	89	90.33		
Dividends from subsidiary holding companies.....	34.01	2.10	92	41.06	2.53	92	33.07	4.52	88	29.12	5.15	88	8.05		
Interest income from subsidiary holding companies.....	4.62	0.01	95	6.39	0.11	94	8.39	0.20	94	9.35	0.37	94	10.67		
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0		
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0		
Operating income from subsidiary holding companies.....	38.63	3.91	89	47.46	4.56	90	41.46	6.08	88	38.48	6.79	88	18.73		
Loans and advances from subsidiaries / Short term debt.....	1,167.86	158.10	93	376.62	135.13	83	251.37	83.37	85	154.78	87.87	80	198.77		
Loans and advances from subsidiaries / Total debt .....	44.88	26.38	74	41.73	27.08	71	26.89	28.33	60	19.70	26.53	55	22.37		